

# Everest Funeral Concierge Services – Program Overview



Your clients have already made the important decision to look after their family with life insurance. Now there is help with challenging decisions when dealing with the emotions of a death in the family.

The life insured under an ivari prosperity Universal Life insurance policy now has access to Everest Concierge Services to help plan for and deal with a funeral.

<b>Product availability</b>	Current prosperity Universal Life (UL) (the service is not available on previous versions of prosperity).
<b>Face Amount Eligibility</b>	Access to the Everest service is available where the prosperity UL coverage is \$100,000 and above at the time of issue. Increases in face and additions of optional benefits or riders do not qualify.
<b>Who has access*</b>	The Life Insured of the policy Single Life policies only. Not available on Joint Life policies.
<b>Application Eligibility</b>	Available on ivari's electronic application
<b>Quick Pay**</b>	Quick Pay means \$20,000 of the death benefit may be advanced from the prosperity policy and paid to the beneficiary while the claim is being reviewed. Advancement of death benefit is not available during the contestability period.

The Everest service is only available if the prosperity UL policy is in effect.

Below is the list of some of the changes that can be done to the prosperity UL policy and whether the policy would still be eligible for Everest Service.

Action	Eligibility for Everest Service
<b>Converting prosperity Term to prosperity UL policy \$100,000 and above</b>	Yes
<b>Reinstatements of a current version of prosperity UL</b>	Yes
<b>Policy re-opened</b>	Yes
<b>Replacements</b>	No
<b>Decrease in face amount below \$100,000</b>	No

\*The Everest service is available only once for a life insured regardless of the number of eligible policies on the life insured.

\*\*Quick Pay is not available in these situations: if death occurs within the contestability period (within the first 2 years from the policy issue date), death occurs outside of Canada/US, the policy has an assignment where a release has not been received by ivari, or as otherwise determined in the discretion of ivari. The Quick Pay benefit does not represent final approval of the claim, and if the claim is denied then the Quick Pay benefit of \$20,000 must be repaid by the beneficiary, plus interest at the prime rate set by the Bank of Canada (or other Canadian bank selected by ivari).

Everest Funeral Concierge Services is non-contractual and is subject to program availability. Everest Canada LLC is the sole provider of the Everest Funeral Concierge Services (24/7 Advisor Assistance, Will Prep, Tenzing, and PriceFinder) available with ivari prosperity Universal Life policies. ivari is the sole provider of the Quick Pay benefit, and reserves the right to revoke the Quick Pay benefit anytime at its sole discretion, subject to the terms and exclusions set out in the policy. ivari and its affiliates are not liable for the quality or availability of the products or services offered by Everest Canada LLC or any of its affiliates. Everest is not an agent or broker of ivari.

Everest Funeral Package, LLC EA Financial Advisors, LLC and their respective affiliates have no affiliation with Everest RE Group, LTD., Everest Reinsurance Company or any of their affiliates.

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Will Prep is not available in Quebec. Everest's Services are not available in Thunder Bay.

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